

CONSUMER PRO-SE DEBTOR GUIDE

**THE CLERK'S OFFICE IS PROHIBITED BY 28 U.S.C.
SECTION 955 FROM GIVING LEGAL ADVICE OR
ASSISTING WITH THE PREPARATION OF FORMS.**

Updated November 2003

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW HAMPSHIRE

Consumer Pro-Se Debtor Guide

This guide has been put together to answer some of the most often asked questions put to the Clerk's office staff by debtors filing bankruptcy pro-se (without legal representation). This guide is in no way intended to advise you of your legal rights or responsibilities under bankruptcy or inform you what to file. The bankruptcy law is complicated and not easily described, and you should, if possible, seek the advice of an attorney.

The excerpts from the Bankruptcy Court's local rules and administrative orders are provided to make you, as a pro-se debtor, aware of rules you should closely follow. We have also included information provided by the Office of the United States Trustee regarding the possible consequences of filing a bankruptcy petition under Chapter 7.

If you do decide to file bankruptcy without the benefit of counsel or use a document preparation service, be aware that a "bankruptcy petition preparer," as defined in 11 U.S.C. section 110, is subject to strict regulations which include requirements that the preparer sign any papers prepared on behalf of the debtor, include identification of the individuals who prepared the papers and furnish the debtor with a copy of the documents prepared.

The Clerk's Office is prohibited by 28 U.S. C. section 955 from giving legal advice or assisting with the preparation of forms.

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW HAMPSHIRE**

Notice to Pro-Se Debtor

The purpose of this notice is to acquaint you with the three (3) chapters of the Federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court.

**BE AWARE THAT FILING FEES ARE EARNED WHEN PAID.
REFUNDS ARE NOT MADE FOR ANY REASON.**

CHAPTER 7: LIQUIDATION

(\$ 209.00 FILING FEE)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under Chapter 7, a trustee takes possession of all your property. You may claim certain property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.

**CHAPTER 13: REPAYMENT OF ALL OR PART OF THE DEBTS OF AN
INDIVIDUAL WITH REGULAR INCOME**

(\$194.00 FILING FEE)

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for Chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under Chapter 13, you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three (3) years, but not more than five (5) years. Your plan must be approved by the court before it can take effect.

CHAPTER 11: REORGANIZATION

(\$839.00 FILING FEE)

1. Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision for an individual to file a Chapter 11 petition should be reviewed with an attorney. It is extremely unlikely that a non-lawyer would be able to successfully prosecute a Chapter 11 case, and such a case would almost certainly be dismissed or converted to a Chapter 7.

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW HAMPSHIRE

Most Commonly Asked Questions

1. Question: Where do I get the forms to file bankruptcy?

Answer: Any office supply store that sells blank legal forms and documents. The Clerk's Office does not supply such forms.

2. Question: Why can't you give me advice on how to file bankruptcy or what chapter I should file?

Answer: 28 U.S.C. Section 955 prohibits the staff of the Clerk's office from giving legal advice or assisting with the preparation of the forms. We are not attorneys.

3. Question: When am I under bankruptcy protection?

Answer: You are under bankruptcy protection when and after your petition is time stamped by a member of the Clerk's Office staff or other official of the court. A case number is assigned at this time.

4. Question: How does bankruptcy affect my credit rating?

Answer: Credit "rating" is a matter governed by state law, not federal bankruptcy law. Affects of filing may differ from creditor to creditor. See the information on the Fair Credit Report Act on page eight.

5. Question: Why do I have to pay a fee to file for bankruptcy?

Answer: Federal statute, 28 U.S.C. Section 1930, requires a fee to file a bankruptcy petition. However, Rule 1006 does allow for the payment of the filing fee in installments.

6. Question: How can I pay in installments?

Answer: An application to pay filing fee in installments can be filed with the bankruptcy petition and approved by the Court. The total number of payments or installments shall not exceed four, and the final installment must be paid within 120 days of the filing of the petition.

7. Question: How much do I have to pay for each installment?

Answer: Local Bankruptcy Rule 1006-1 explains that the minimum payment per installment is one-fourth (1/4) the total fee required with the filing of a petition. This would be \$52.25 for a chapter 7 case.

8. Question: If my case gets dismissed or I change my mind about filing, will my filing fee be refunded?

Answer: Filing fees are earned when paid and cannot be refunded.

9. Question: How long does it take for my creditors to be notified that I have filed bankruptcy?

Answer: The creditors listed on your matrix are notified within 7-10 days of your filing.

10. Question: How do I add a creditor to my petition that has already been filed?

Answer: You may file an amendment to your schedules per Local Bankruptcy Rule 1009-1. This may or may not require a filing fee, depending upon the schedule being amended. The amendment should be in pleading form and clearly state what is being added or changed.

11. Question: How long does it take to get a discharge?

Answer: Every case is different. It depends on the case, the creditors involved and the trustee. The case cannot be discharged until after the deadline for filing objections to the discharge has passed.

12. Question: Will all of my creditors be notified of my discharge?

Answer: All creditors who were listed in your schedules or added by amendment to your schedules will be notified.

13. Question: When I receive my discharge, is my case complete?

Answer: No, your case is not complete until you receive the order closing the case.

14. Question: Who has access to my file?

Answer: All of our files are public record.

**OFFICE HOURS
OF THE U.S. BANKRUPTCY COURT
DISTRICT OF NEW HAMPSHIRE**

275 Chestnut Street, Room 404
Manchester, NH 03101
(603) 222-2600

8:30 A.M. - 4:30 P.M. Open to the Public for all
Purposes

4:30 P.M. - 5:00 P.M. TELEPHONE INQUIRIES
ONLY (603) 222-2600*

***EMERGENCY MATTERS WILL BE REFERRED TO
THE CLERK FOR IMMEDIATE REVIEW AND
SPECIAL CONSIDERATION.**

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW HAMPSHIRE

The Fair Credit Reporting Act

The Fair Credit Reporting Act, 6 U.S.C. section 605, is the law that controls credit reporting agencies. The law states that credit reporting agencies may not report a bankruptcy case on a person's credit report after ten years from the date the bankruptcy case is filed. Other bad credit information is removed after seven years. The larger credit reporting agencies belong to an organization called the Associated Credit Bureaus. The policy of the Associated Credit Bureau is to remove Chapter 11 and Chapter 13 cases from the credit report after seven years to encourage debtors to file under these chapters.

You may want to contact the Federal Trade Commission, Bureau of Consumer Protection, Education Division, Washington, D.C. 20580, or telephone them at (202) 326-2222 and request the publications "How to Dispute Credit Reporting Errors" and "Fair Credit Reporting".

Should I Declare Bankruptcy?

There is a descriptive pamphlet titled "Should I Declare Bankruptcy?" prepared by the Public Information Committee of the New Hampshire Bar Association which describes what bankruptcy is, the different chapters available and possible alternatives to filing bankruptcy. To obtain a copy of this pamphlet, or others prepared by the Bar Association, contact the New Hampshire Bar Association at 112 Pleasant Street, Concord, NH 03301, (603) 224-6942 or the Clerk's Office of the Bankruptcy Court.

**United States Bankruptcy Court
District of New Hampshire**

BANKRUPTCY COURT FEE SCHEDULE

Pursuant to 28 U.S.C. § 1930

Effective 11/1/2003

NEW PETITION FEES:

New petition filing fees cannot be waived. Check, money order, cash or credit card (Visa, MasterCard, American Express, Discover, Diners Club) may be used to pay the fee; if the debtor is pro se payment shall be in cash or money order only. No personal checks or credit cards of pro se debtors will be accepted.

Chapter 7 Voluntary or Involuntary	\$ 209.00
[\$155 filing fee + \$39 administrative fee + \$15 trustee surcharge fee]	
Chapter 9	839.00
[\$800 filing fee + \$39 administrative fee]	
Chapter 11 Non-railroad	839.00
[\$800 filing fee + \$39 administrative fee]	
Chapter 11 Railroad	1,039.00
[\$1,000 filing fee + \$39 administrative fee]	
Chapter 12	239.00
[\$200 filing fee + \$39 administrative fee]	
Chapter 13	194.00
[\$155 filing fee + \$39 administrative fee]	
Ancillary to a foreign proceeding	839.00
[\$800 filing fee + \$39 administrative fee]	

CASE REOPENING FEES:

The fee is collected upon the filing of the Motion. No fee required if the reopening is for actions related to the debtor's discharge, i.e. filing a complaint. The fee is required if the reopening is to amend schedules.

Chapter 7 or 13	155.00
Chapter 11	800.00
Chapter 12	200.00

CONVERSION FEE:

Motion to Convert to Chapter 7	15.00
Notice of Conversion pursuant to section 1208(a) or 1307(a)	15.00
Converting a Chapter 7 or Chapter 13 to a Chapter 11, at the request of the Debtor	645.00

Fee is the difference between the ch. 7 or 13 filing fee (\$155) and the ch. 11 filing fee (\$800).

BIFURCATED CASE FEE:

For "severing" or "splitting" a joint case into two separate cases, at the request of the debtor.

Chapter 7 or 13	155.00
Chapter 11	800.00
Chapter 12	200.00

OTHER FILING FEES:

Amendments to a Debtor's Schedule of Creditors, Lists of Creditors or Mailing Matrix	\$ 26.00
<i>No fee is required to change the address of a creditor or to add the name and address of an attorney for a listed creditor.</i>	
Complaint and Removals	150.00
<i>Ch. 7 & 13 Debtors are exempt; Ch 11 & 12 Debtors in Possession are required to pay the fee. If filed by the Trustee, it may be charged to the estate or paid upon filing the complaint.</i>	
Motion to Withdraw the Reference of a Case	150.00
Motion to Compel Abandonment of Property of the Estate	150.00
Motion for Relief from the Automatic Stay	150.00
<i>No fee is required for filing a motion to lift a co-debtor stay, a stipulated/assented motion for relief from stay or if the motion for relief is filed by a child support creditor and accompanied by the required § 304(g) form.</i>	
Notice of Appeal	255.00
<i>Fee consists of \$5.00 for filing the Appeal and \$250.00 for Docketing the Appeal.</i>	
Cross Appeal	250.00

MISCELLANEOUS FEES:

For every search of the records of the Bankruptcy Court (per name or item searched)	26.00
Certification Fee (per item)	9.00
Exemplification Fee (per item)	18.00
Archive Retrieval Fee	45.00
Filing or indexing a paper not in a pending case or proceeding, including registering a judgment from another district	39.00
Returned Check	45.00
CD/Tape reproduction of recordings of proceedings	26.00
Photocopies (per page)50
For public users obtaining information through CM/ECF PACER (per page)07
For printing copies of any record/document accessed electronically at a public terminal in the courthouse (per page)10

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW HAMPSHIRE

**Petition filing requirements per
Local Bankruptcy Rule 1002-1**

All petitions commencing a new case shall conform substantially to Official Bankruptcy Form Number 1 and shall be completed legibly in all respects. All information requested or provided for in Official Bankruptcy Form Number 1 or by Bankruptcy Rule 1005 shall be completed by petitioner. All petitions must be filed on 8 ½ X 11 inch paper and will be accepted for filing if the information requested in Official Bankruptcy Form 1 and Bankruptcy Rule 1005 and the following are included:

- (a) filing fees
- (b) chapter number under which the petition is filed;
- (c) social security number and tax identification number, if applicable;
- (d) the creditor matrix (whether filed with or without schedules);
- (e) in chapter 11 cases, in addition to the list required by Bankruptcy Rule 1007(d) a list of the twenty largest unsecured creditors (excluding insiders) prepared in the same format as the creditor matrix;
- (f) petitioner's signature on original;
- (g) requisite number of copies of petition, schedules, statement of financial affairs and creditor matrix; and
- (h) original and all copies in all cases shall include the attorney's disclosure of compensation form.

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW HAMPSHIRE

**Excerpts from the Local Rules of the U.S. Bankruptcy Court for the
District of New Hampshire**

EFFECTIVE JULY 1, 1997

RULE 5005-2 (a) *Copies*. An original and three copies of a petition requesting relief under Chapter 7, Chapter 12 or Chapter 13 of the Bankruptcy Code shall be filed. An original and seven copies of a petition requesting relief under Chapter 9 or Chapter 11 shall be filed. This rule applies to both voluntary and involuntary petitions....One copy of the matrix required by LBR 1002-1(d) shall be filed with each original petition. The matrix pages shall not be pre-punched or stapled together.

RULE 1007-2 (a) *Mailing - List or Matrix*. The debtor or debtor's attorney shall prepare and submit, at the time the petition is filed, a master address list in the matrix form specified herein which contains the names, addresses and ZIP codes of all creditors and parties in interest in alphabetical order, accompanied by a statement that the list has been verified by the debtor and is complete upon submission.

RULE 1007-1(b) *Filing of Schedules and Statements*. The original and required copies must be collated with a colored backing, pre-punched with two holes at the top, and stapled with statements and schedules in the following sequence from top to bottom:

- (1) Petition;
- (2) Statement of Affairs;
- (3) Schedules A - J;
- (4) Declaration Concerning Debtor's Schedules;
- (5) Attorney's Disclosure pursuant to Bankruptcy Rule 2016(b);
- (6) If appropriate, Chapter 7 Individual Debtor's Statement of Intention; and
- (7) Summary of Schedules.

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW HAMPSHIRE

**Excerpts from the Local Rules of the U.S. Bankruptcy Court
for the District of New Hampshire**

EFFECTIVE JULY 1, 1997

RULE 5081-1 Fees - *Form of Payment*. The filing fee or any other required payment shall be cash, check, money order, credit card or such electronic means as may be adopted by the clerk. Personal checks or credit cards of the debtor shall not be accepted. Cash should not be sent through the mail. Checks or money orders must be made payable only to "Clerk, U.S. Bankruptcy Court."

RULE 4002-2 *Address of the Debtor*. The debtor shall notice the court, any trustee appointed in the case, and the debtor's attorney of record, in writing, whenever the debtor's mailing address changes while the case is pending. Failure to comply with this rule may result in dismissal of the case, granting of relief against the debtor based upon notice to the last address of record in the case, or such other sanctions as the court may deem appropriate.

RULE 9004-1(g) *Signed Originals*. Whenever a pleading or other document is required to be filed, such filing shall be effective only upon reception and date-stamping of a signed original document.

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW HAMPSHIRE**

FORMAT FOR CREDITOR MATRIX

In order to insure that the list of creditors you file can be properly read by the optical scanner, we ask that you observe the following guidelines. Your cooperation is essential if we are to make any major improvements in our existing system.

1. Lists should be typed on a single page in a single column rather than in three columns (see example below).
2. Lists must be typed so that no letters are closer than 1/2 inch from any edge of the paper.
3. Each name/address must consist of no more than five (5) total lines, with at least one blank line between each of the name/address blocks.
4. Each line must be 40 characters or less in length.
5. Do **NOT** include the following people on the creditor matrices.
They will be retrieved automatically by the computer for

noticing:

DEBTOR
JOINT DEBTOR
ATTORNEY FOR DEBTOR(S)
U.S. TRUSTEE

6. Do **NOT** include account numbers on matrix.

SAMPLE MATRIX

Creditor Name
Street Address or PO Box
City, State, zip code

Creditor Name
ATTN:
Street Address or PO Box
City, State, zip code

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW HAMPSHIRE

THINGS TO AVOID ON CREDITOR MATRIX

Although the court is using sophisticated equipment and software to insure accuracy in creditor list reading, certain problems still occur. By following these guidelines, the court will avoid delays or additional effort in mailing notices.

The following problems can prevent your lists from being read by the optical scanner, requiring you to re-submit your creditor list in an acceptable form.

AVOID:

1. Extra marks on the list - such as letterhead, dates, debtor names, coffee stains, handwritten marks.
2. Non-standard paper such as onion skin, half-sized paper, or colored paper. Use 8 1/2 x 11 standard paper.
3. Poor quality type caused by submitting a photocopy or carbon.
4. Stray marks should be avoided. Do not type lines, debtor names, page numbers, or anything else on the front of the creditor list. Any identifying marks you choose to add can be typed on the back of the list.
5. Upper case only (all capital letters) should be avoided. Type in upper and lower case as you would on a letter.
6. Zip code must be on the last line. Nine digit zip code should be typed with a hyphen separating the two groups of digits. Do NOT type attention lines or account numbers on the last line. If you must use an attention line, it should be the second line of the name/address. (The zip code must be at the end for the zip code sorting equipment to find it.)

STATEMENT OF INFORMATION PREPARED BY THE U.S. TRUSTEE REQUIRED BY 11 U.S.C. § 341

INTRODUCTION

Pursuant to the Bankruptcy Reform Act of 1994, the Office of the United States Trustee, United States Department of Justice, has prepared this information sheet to help you understand some of the possible consequences of filing a bankruptcy petition under chapter 7 of the Bankruptcy Code. This information is intended to make you aware of ---

- (1) the potential consequences of seeking a discharge in bankruptcy, including the effects on credit history;
- (2) the effect of receiving a discharge of debts;
- (3) the effect of reaffirming a debt; and
- (4) your ability to file a petition under a different chapter of the Bankruptcy Code.

There are many other provisions of the Bankruptcy Code that may affect your situation. This information sheet contains only general principles of law and is not a substitute for legal advice. If you have any questions or need further information as to how the bankruptcy laws apply to your specific case, you should consult with your lawyer.

WHAT IS A DISCHARGE?

The filing of a chapter 7 petition is designed to result in a discharge of most of the debts you listed on your bankruptcy schedules. A discharge is a court order that says you do not have to repay your debts, but there are a number of exceptions. Debts which may not be discharged in your chapter 7 case include, for example, most taxes, child support, alimony and student loans; court-ordered fines and restitution; debts obtained through fraud or deception; and personal injury debts caused by driving while intoxicated or taking drugs. Your discharge may be denied entirely if you, for example, destroy or conceal property; destroy, conceal or falsify records; or make a false oath. Creditors cannot ask you to pay any debts which have been discharged. You can only receive a chapter 7 discharge once every six (6) years.

WHAT ARE THE POTENTIAL EFFECTS OF A DISCHARGE?

The fact that you filed bankruptcy can appear on your credit report for as long as ten years. Thus, filing a bankruptcy petition may affect your ability to obtain credit in the future. Also, you may not be excused from repaying any debts that were not listed on your bankruptcy schedules or that you incurred after you filed bankruptcy.

WHAT ARE THE EFFECTS OF REAFFIRMING A DEBT?

After you file your petition, a creditor may ask you to reaffirm a certain debt or you may seek to do so on your own. Reaffirming a debt means that you sign and file with the court a legally enforceable document, which states that you promise to repay all or a portion of the debt that may otherwise have been discharged in your bankruptcy case. Reaffirmation agreements must generally be filed with the court within 60 days after the first meeting of creditors.

Reaffirmation agreements are strictly voluntary -- they are not required by the Bankruptcy Code or other state or federal law. You can voluntarily repay any debt instead of signing a reaffirmation agreement, but there may be valid reasons for wanting to reaffirm a particular debt.

Reaffirmation agreements must not impose an undue burden on you or your dependents and must be in your best interest. If you decide to sign a reaffirmation agreement, you may cancel it at any time before the court issues your discharge order or within sixty (60) days after the reaffirmation agreement is filed with the court, whichever is later. If you reaffirm a debt and fail to make payments required in the reaffirmation agreement, the creditor can take action against you to recover any property that was given as security for the loan and you may remain personally liable for any remaining debt.

OTHER BANKRUPTCY OPTIONS

You have a choice in deciding what chapter of the Bankruptcy Code will best suit your needs. Even if you have already filed for relief under Chapter 7, you may be eligible to convert your case to a different chapter.

Chapter 7 is the liquidation chapter of the Bankruptcy Code. Under chapter 7, a trustee is appointed to collect and sell, if economically feasible, all property you own that is not exempt from these actions.

Chapter 11 is the reorganization chapter most commonly used by businesses, but it is also available to individuals. Creditors vote on whether to accept or reject a plan, which also must be approved by the court. While the debtor normally remains in control of the assets, the court can order the appointment of a trustee to take possession and control of the business.

Chapter 12 offers bankruptcy relief to those who qualify as family farmers. Family farmers must propose a plan to repay their creditors over a three-to-five year period and it must be approved by the court. Plan payments are made through a chapter 12 trustee, who also monitors the debtors' farming operations during the pendency of the plan.

Finally, chapter 13 generally permits individuals to keep their property by repaying creditors out of their future income. Each chapter 13 debtor writes a plan which must be approved by the bankruptcy court. The debtor must pay the chapter 13 trustee the amounts set forth in their plan. Debtors receive a discharge after they complete their chapter 13 repayment plan. Chapter 13 is only available to individuals with regular income whose debts do not exceed \$1,000,000 (\$250,000 in unsecured debts and \$750,000 in secured debts).

AGAIN, PLEASE SPEAK TO YOUR LAWYER IF YOU NEED FURTHER EXPLANATION, INCLUDING HOW THE BANKRUPTCY LAWS RELATE TO YOUR SPECIFIC CASE.

**We may not refer you to any individual attorney and are not permitted to
give you any advice of a legal nature.**

**We suggest you call any one of the following to inquire about legal
assistance:**

**Legal Advice & Referral Center (LARC)
PO Box 4147
Concord, NH 03302**

**Telephone: 224-3333
Toll-free Telephone: (800) 639-5290**

**New Hampshire Legal Assistance
795 Elm Street
Manchester, NH 03101**

**Telephone: 668-2900
Toll-free Telephone: (800) 562-3174**

**New Hampshire Bar Association
Lawyer Referral Services
112 Pleasant Street
Concord, NH 03301**

Telephone: 229-0002

**Franklin Pierce Law Center
2 White Street
Concord, NH 03301**

**Library, Reference Assistance and Civil Practice Clinic
Telephone: 228-1541**

United States Bankruptcy Court District of New Hampshire

In re:

BK No.

APPLICATION TO PAY FILING FEE IN INSTALLMENTS

1. In accordance with Fed. R. Bankr. P. 1006, I apply for permission to pay the Filing Fee amounting to \$_____ in installments.
2. I certify that I am unable to pay the Filing Fee except in installments.
3. I further certify that I have not paid any money or transferred any property to an attorney for services in connection with this case and that I will neither make any payment nor transfer any property for services in connection with this case until the filing fee is paid in full.
4. I propose the following terms for the payment of the Filing Fee.*
 \$_____ Check one _____ With the filing of the petition, or
 _____ On or before _____
 \$_____ on or before _____
 \$_____ on or before _____
 \$_____ on or before _____
- * The number of installments proposed shall not exceed four (4), and the final installment shall be payable not later than 120 days after filing the petition. For cause shown, the court may extend the time of any installment, provided the last installment is paid not later than 180 days after filing the petition. Fed. R. Bankr. P. 1006(b)(2).
5. I understand that if I fail to pay any installment when due my bankruptcy case may be dismissed and I may not receive a discharge of my debts.

Signature of Attorney _____ Date _____

Signature of Debtor _____ Date _____
(In a joint case, both spouses must sign.)

Name of Attorney _____

Signature of Joint Debtor (if any) _____ Date _____

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (SEE 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document. I also certify that I will not accept any money or other property from the debtor before the filing fee is paid in full.

Printed or Typed Name of Bankruptcy Petition Preparer _____

Social Security No. _____

Address _____

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X _____
Signature of Bankruptcy Petition Preparer

Date _____

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.